

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

In Re:

Ashley Latrice Willis

Chapter 13

Case No. 20-11490

Debtors.

NOTICE IS HEREBY GIVEN that a Motion to Modify Plan has been filed in the above caption case by Jimmy E. McElroy on behalf of the debtor(s).

LAST DAY TO FILE OBJECTIONS OR RESPONSES IS February 12, 2021

Should any party receiving this notion respond or object to said motion such response or objection is required to be filed with the Clerk of this Court and served on the Attorney for Movant on or before said date; otherwise, the Court may consider said motion immediately after the objection or response date.

A written objection or response to said motion must be filed with the Clerk of this Court at the following address:

Shallanda J. Clay, Clerk of Court
Cochran U.S. Bankruptcy Courthouse
Northern District of Mississippi
703 Highway 145 North
Aberdeen, MS 39730

CERTIFICATE OF SERVICE

The undersigned certifies that he/she, on January 13, 2021, electronically notified, mailed, postage prepaid, or hand delivered, a true and correct copies of the Motion to Modify Plan and the Notice to all interested parties.

/s/ Jimmy E. McElroy
Attorney for Debtor(s)
3780 S. Mendenhall
Memphis, Tennessee 38115
(901) 363-7283

NAMES AND ADDRESSES OF ENTITIES SERVED:

Ashley Willis, 141 Hillfield Cove Byhalia, MS 38611
Locke Barkley, Chapter 13 Trustee - sbearley@barkley13.com
US Trustee - USTPRegion05.AB.ECF@usdoj.gov
All Entities Listed on the Matrix (see attached)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

In Re: Ashley Latrice Willis

Chapter 13

Case No. 20-11490

Debtor.

MOTION TO MODIFY PLAN

Comes now the Debtor, by and through counsel, and hereby moves this Court to Modify the Plan to provide for the secured claim, numbered Sixteen (16) filed by Portfolio Recovery Associates, LLC. ("PRA"), for the 2012 Nissan Altima. In support of the motion, Debtor would show unto the Court that an Agreed Order was entered on June 16, 2020, docket entry number Twenty-Six (26), requiring her to surrender the collateral to the lien holder within Fourteen (14) days from the entry of the order. The Debtor has been unable to comply with the terms of the order and the plan should be modified to provide disbursements towards the secured claim at 5.25% interest and a monthly payment to be determined by the Chapter 13 Trustee, until the collateral is retrieved by the lender. The Chapter 13 Trustee shall be authorized to adjust the plan payments as necessary to provide for the claim.

In the event the Debtor is able to comply with the terms of the previously entered agreed order and the collateral is retrieved by the lender, Debtor shall then petition the court to further modify the plan.

WHEREFORE, PREMISES CONSIDERED, the Debtor prays that the Court enter an order modifying the plan as hereinabove indicated, and that the Chapter 13 Trustee adjust the plan as necessary.

Respectfully submitted,

/s/ Jimmy E. McElroy #2540

Attorney for Debtor

3780 Mendenhall Rd. S., Suite 202

Memphis, TN. 38115

(901) 363 - 7283

Certificate of Service

I, Jimmy E. McElroy, attorney for Debtor, do hereby certify that I have this day mailed or transmitted electronically a true and correct copy of the above as below indicated.

So certified, this January 13, 2021.

/s/ Jimmy E. McElroy #2540

Ashley Willis, 141 Hillfield Cove Byhalia, MS 38611
Chapter 13 Trustee - sbeasley@barkley13.com
US Trustee - USTPRegion05.AB.ECF@usdoj.gov
All Entities on Matrix (see attached)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

In Re:

Ashley Latrice Willis

Chapter 13

Case No. 20-11490

Debtor(s).

ORDER ON DEBTOR'S MOTION TO MODIFY (Dkt.)

This cause came before the Court on a motion by Debtor to modify the plan. It appeared that after notice to all interested parties and opportunity for hearing, there were no objections filed, and the Court finds as follows:

1. The Debtor's Motion to Modify Plan is hereby granted.
2. The Debtor's plan shall be modified to provide for the secured claim, numbered Sixteen (16) filed by Portfolio Recovery Associates, LLC. ("PRA"), for the 2012 Nissan Altima, to receive 5.25% interest, and a monthly payment to be determined by the Chapter 13 Trustee.
3. In the event PRA is able to recover the collateral, Debtor shall petition the Court to further modify the plan.
4. The Chapter 13 Trustee is authorized to make further modifications to the plan as necessary to effectuate this order.

##END OF ORDER##

APPROVED:

/s/ Jimmy E. McElroy MSB #2540

Attorney for Debtor

3780 S. Mendenhall Road

Memphis, TN 38115

(901) 363-7283

mcelroylawms@hotmail.com

Label Matrix for local noticing
0537-1
Case 20-11490-JDW
Northern District of Mississippi
Aberdeen
Wed Jan 13 11:10:59 CST 2021

21st Mortgage
P.O. Box 477
Knoxville, TN 37901-0477

Bank of America, N.A.
P O Box 982284
El Paso, TX 79998-2284

Bank of Fayette
47 Charleston
Moscow, TN 38057

Locke D. Barkley
6360 I-55 North
Suite 140
Jackson, MS 39211-2038

(p)WAKEFIELD & ASSOCIATES
PO BOX 50250
KNOXVILLE TN 37950-0250

CITY OF MEMPHIS EMS
C/O UCS
PO BOX 751090
MEMPHIS TN 38175-1090

Capital One, N.A.
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

Dept. of Education / Nelnet
P.O. Box 380901
Minneapolis, MN 55438-0901

First Heritage Credit
105 East Van Dorn Ave
Holly Springs MS 38635-3005

First Heritage Credit
605 Crescent Blvd Suite 101
Ridgeland, MS 39157-8659

First Heritage Credit
7139 Hacks Cross
Olive Branch MS 38654-4286

Edward E. Lawler Jr.
McKay Lawler Franklin & Foreman, PLLC
P.O. Box 2488
Ridgeland, MS 39158-2488

METHODIST LEBONHEUR HEALTHCARE
1350 CONCOURSE AVENUE SUITE 600
MEMPHIS, TN 38104-2028

Jimmy E. McElroy
3780 S. Mendenhall
Memphis, TN 38115-0886

Medical Finance
5100 Poplar Ave.
Memphis, TN 38137-4000

Olive Branch Financial
8825 Goodman Road
Olive Branch, MS 38654-2203

Online In Service
P.O. Box 1489
Winterville, NC 28590-1489

PRA Receivables Management
P.O. Box 41067
Norfolk, VA 23541-1067

Pace Financial
P.O. Box 682187
Franklin, TN 37068-2187

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Portfolio Recovery Associates, LLC, assignee
1715 Aaron Brenner Drive, Suite 800
Memphis, TN 38120-1445

Rap LLC
1350 Concourse
Memphis, TN 38104-2010

Sallie Mae
In care of U. S. Attorney
900 Jefferson Ave.
Oxford MS 38655-3608

South Financial
P.O. Box 15203
Hattiesburg, MS 39407-0001

Southeastern Emergency Physicians, LLC
PO Box 1123
Minneapolis, MN 55440-1123

U. S. Department of Education
In care of U. S. Attorney
900 Jefferson Avenue
Oxford MS 38655-3608

U. S. Trustee
501 East Court Street, Suite 6-430
Jackson, MS 39201-5022

Well Fargo Dillards
P.O. Box 14517
Des Moines, IA 50306-3517

Ashley Latrice Willis
141 Hillfield Cove
Byhalia, MS 38611-9596

Jacob C Zweig
Evans Petree PC
1715 Aaron Brenner Drive
Suite 800
Memphis, TN 38120-1445

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

(d)21st Mortgage Corporation
PO Box 477
Knoxville, TN 37901

(d)21st Mortgage Corporation
P.O. Box 477
Knoxville TN 37901

CAMPBELL CLINIC (ATHENA)
WAKEFIELD & ASSOCIATES
PO BOX 50250
KNOXVILLE, TN 37950-0250

(d)Campbell Clinic (Athena)
po box 50250
Knoxville, TN 37950-3795

Portfolio Recovery Associates, LLC
POB 41067
Norfolk, VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Cory Willis

End of Label Matrix	
Mailable recipients	30
Bypassed recipients	1
Total	31